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## **News Release**

FOR IMMEDIATE RELEASE  
Friday, June 12, 2009

### **Oak Grove couple sentenced for mail fraud**

An Oak Grove couple was sentenced yesterday in federal court in connection with a scheme to defraud several mortgage lending companies and to obtain money from them by means of false and fraudulent pretenses.

On June 11 in Minneapolis, United States District Court Judge Joan Ericksen sentenced Michelle M. Niska, 42, to 36 months in prison and three years of supervised release, and sentenced Robert G. Bock, 41, to 10 months of confinement in a half-way house and three years of supervised release. Both Bock and Niska were sentenced on one count of aiding and abetting mail fraud. Both were indicted on Aug. 5, 2008, and both pleaded guilty on Nov. 7.

According to their respective plea agreements, both Bock and Niska admitted that they devised a scheme to defraud certain mortgage lenders. On Sept. 21, 2005, the couple borrowed \$593,740 from Bravo Credit Corp., and granted Bravo a mortgage on their jointly-owned Oak Grove home.

On April 7, 2006, Niska filed a document with the Anoka County Recorder's Office purporting to be a satisfaction of the mortgage the defendants had granted to Bravo, even though the defendants had not paid off the loan and even though most of the principal balance was still due.

On May 5, 2006, the couple sold the home to a third party for \$675,000, \$540,000 of which was financed by Equifirst Corp. Bock and Niska each admitted that they knew the title company that closed the home's sale should have used the third-party buyer's loan proceeds to pay off the Bravo loan, but instead allowed the title company to believe that the Bravo loan had been repaid, as reflected by the false mortgage satisfaction document.

As a result of the scheme, the defendants pocketed proceeds from the sale in the amount of \$510,000, all of which should have been paid to Bravo. Bock and Niska each admitted that the scheme was executed, in part, by sending certain items by commercial carrier, specifically a \$35,000 lulling payment sent to Bravo on May 8, 2006, for the specific purpose of forestalling foreclosure efforts by Bravo and for the general purpose of executing the scheme to defraud.

This case was the result of an investigation by the U.S. Postal Inspection Service, and was prosecuted by Assistant U.S. Attorney David J. MacLaughlin.